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# HUNTON & WILLIAMS

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|                 |  |
|-----------------|--|
| <b>TO</b>       | NAME: U.S. Patent Office TC 3600/Examiner Colbert<br>FIRM United States Patent and Trademark Office<br>FAX NO.: 703-872-9306<br>PHONE NO.: 703-308-7064  |
|                 | PAGES (INCLUDING COVER): 27  |
|                 | ORIGINAL TO FOLLOW IN MAIL: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No  |
| <b>FROM</b>     | NAME: Nancy J. Flint<br>DIRECT DIAL: 305-810-2522  |
| <b>MESSAGE</b>  | Examiner Colbert, attached is a Response to the Office Action dated September 9, 2004 for U.S. Patent Application Ser. No. 09/506,434. Thank you very much for your assistance in this matter. |
|                 | IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 305 • 536 • 2700.   |
| <b>OPERATOR</b> | DATE: December 8, 2004<br>TIME:<br>CLIENT/MATTER NAME: 47004<br>CLIENT/MATTER NO.: 000059  |

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

|                    |   |  |                   |      |
|--------------------|---|--|-------------------|------|
| Application Number | : | 09/506,434   | Confirmation No.: | 8248 |
| Applicant          | : | Ravi Acharya et. al.   |                   |      |
| Filed              | : | February 18, 2000  |                   |      |
| Title              | : | System and Method for Electronic Deposit of Third Party Checks By Non-Commercial Banking Customers From Remote Locations |                   |      |
| TC/Art Unit        | : | 3624   |                   |      |
| Examiner:          | : | Ella Colbert   |                   |      |
| Docket No.         | : | 47004.000059   |                   |      |
| Customer No.       | : | 21967  |                   |      |

MAIL STOP AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION DATED SEPTEMBER 8, 2004

Sir:

Applicants hereby submit this Amendment and Response to the Office Action mailed on September 8, 2004 ("Office Action") and request that the application be reconsidered in light of the amendments and remarks made herein.

Amendments to the specification begin on page 2 of this Response.

Amendments to the claims begin on page 3 of this Response.

Remarks begin on page 12 of this Response.

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Signature

Nancy J. Flint

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Note: Each paper must have its own certificate of transmission, or this certificate must identify each submitted paper.

1. Response to Office Action for U.S. Patent Application Ser. No. 09/506,434  
22 pages
2. Replacement drawings Figs. 1-3 3 pages
3. Certificate of Fax Transmission, 1 page
4. Fax Cover Sheet, 1 page